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Dear Consumer:

The Attorney General's Office licenses collection agencies engaging in debt collection in the State of Colorado and enforces the Colorado Fair Debt Collection Practices Act. Please read the enclosed brochure describing your rights under that law including actions you may take without having to file a complaint.

If you have been unable to resolve your complaint yourself, please complete and return the enclosed form. Please note the following instructions:

1. Enclose **one** copy of all documents that pertain to your complaint, including collection notices and your correspondence with the collection agency. **DO NOT SEND ORIGINALS.**
2. Provide the complete collection agency name, address, and person(s) involved.

We will determine if our office has the statutory authority to assist you. If we have jurisdiction, we will send a copy of your complaint with your documentation to the collection agency for its response. You will receive a copy of the response unless it is kept for additional investigation.

If we do not have jurisdiction to handle your complaint, we will refer it to the proper authority.

If we determine that a violation of the Colorado Fair Debt Collection Practices Act occurred, we may bring disciplinary action against the collection agency. However, we have no authority to order the collection agency to pay you money, damages, or penalties.

It will take time to investigate your complaint. If a lawsuit has been filed against you, it is important that you appear in court and respond to all legal documents as we cannot reverse a court order.

We are prohibited by law from giving legal advice. To preserve any legal rights you may have, you may wish to consult a private attorney about your legal options under the law.

If you have any questions, please contact us at (303) 866-5304 or by e-mail at cab@state.co.us.

